ABSTRACT OF THE DISCLOSURE

The present invention includes methods for providing merchant's with verified information about a user during a remote electronic transaction; methods for carrying out a verified, remote electronic transaction over a network by providing verified user information to a merchant's server, which information is necessary to complete the verified transaction; and systems enabling a user to complete a verified, remote electronic transactions over a network with a merchant, wherein the verified transactions include providing the merchant's server with verified user information. Moreover, the present invention provides methods and systems for conducting verified, remote electronic transactions using a single access code. The system comprises one or more verifying servers that are maintained by the merchant or a third party; one or more servers that are maintained by a merchant, one or more digital, electronic devices that are maintained by the user or by a third party, and a machine-readable-data structure that interfaces with said digital, electronic device. The machine-readable data structure comprises at least one internal microprocessor that controls at least one internal semiconductor memory, having a secured first portion for storing verifiable user information and an unsecured second portion. Verifiable user information about the user, which is necessary to complete a verified, card present equivalent transaction, resides in the secured first portion of the semiconductor memory. A security algorithm and a previously registered security code reside on the unsecured second portion of the semiconductor memory. The verifiable user information is provided to the merchant server or, alternately, to the verifying server after the machine-readable data structure is read and a single access code that matches the previously registered security code is provided by the user.

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